

# FRIENDLY SOCIETIES (IRELAND).

## R E P O R T

OF THE

### REGISTRAR OF FRIENDLY SOCIETIES IN IRELAND

FOR THE YEAR ENDING 31 DECEMBER 1871.

(Pursuant to 18 & 19 Vict. c. 63, s. 42.)

THE Registrar has certified during the past year the rules of 14 Societies giving relief in sickness and a payment at death, and 21 amendments of like rules. He has also certified the rules of five Burial Societies, and two amendments of rules, and the rules of four Building Societies and three amendments; also the rules of one Co-operative Society and one amendment of rules, and amendments to the rules of one Annuity and three Loan Societies.

One society was certified by him under the 6 & 7 Vict. c. 36. The rules of two societies were deposited under the 44th section of 18 & 19 Vict. c. 63.

Four societies were dissolved, and notice thereof published by the Registrar in the "Dublin Gazette;" and he received notices of the illegal dissolution of two other societies.

The Registrar also received 79 resolutions appointing Trustees, and 28 notices of change in the place of meeting of societies, and duplicates of the bonds of nine Treasurers and two Secretaries have been deposited with him.

The Registrar has sent to every society on his books from which any communication had been received by him within the past six years, a form of Annual Return issued by the Registrar in England, and supplied by him for the purpose, a copy of which is annexed to this Report, and has received 413 returns, being about two-thirds of those so sent out. These returns comprise 345 from societies giving benefit in sickness and a payment at death, known in Ireland as "Tontine" Societies and Burial Societies. From the manner in which some of the returns have been made, the Registrar is unable to distinguish with accuracy some of the purely Burial Societies from the Tontine in this Report. A Digest of the Returns from both is given in the First Appendix to this Report, and he has there noted any societies calling themselves Burial Societies; 17 societies do not state their number of members, but the total number of members in the remaining 328 societies is 72,948.

Thirty-six Loan Societies make returns, which are set out in the Second Appendix, showing a total number of 3,191 members, in 33 societies.

Thirteen Building Societies appear in Appendix, No. 3. Only seven state the number of members, 3,529 in all.

The returns from nine Co-operative Societies are very defective, and give very little or no information.

Nine Annuity Societies show a total of 987 members. The gross income for the year 1871 of the Benefit and Burial Societies was 63,204*l.* 11*s.* 6*d.*; the amount paid for sick benefit to members, 6,346*l.* 17*s.* 9*d.*, and for burial, 10,028*l.* 6*s.* 6*d.* The sums divided among the members at Christmas nearly 350. A equal

equal the total of those spent on what would appear to be the more legitimate objects of these societies, and amount to 14,885 *l.* 4 *s.* 2 *d.* The expenses of management, with few exceptions, are extremely small, amounting altogether to 9,553 *l.* 9 *s.* 10 *d.*, or about 15½ per cent. on the gross annual income, and show that a careful check is kept by the members of small societies on their officers. The exceptional cases seem to be those Burial Societies in which collectors are employed to call upon the members for their subscriptions, and in these 25 per cent. upon the receipts is not considered an extraordinary charge for the performance of this duty, and, as in the case hereinafter mentioned, the expenses sometimes amount to nearly 40 per cent. The funds remaining to the credit of these societies on 31st December 1871 amount to 24,278 *l.* 11 *s.* 1 *d.*; and it will be observed, that some of the societies retain a ridiculously small sum in hand, and, in fact, might as well be dissolved at the end of each year.

The Registrar has for many years past, both in the forms of return issued by him and otherwise, endeavoured to impress upon the members of Friendly Societies, that by thus dividing their funds at the end of each year, and only retaining a few shillings per member to the credit of the society, they are practically depriving those members who have attained the maximum age (generally 45 years) at which members are admitted into a society, of any certainty of a provision for their old age, and are also holding out a strong inducement to all young members to leave any society in which there are a number of persons who have passed this limit of age; and he has generally been met with the reply, that the old men are more anxious for this "divide" than the young, and also that "claims" on the societies' funds come more frequently from the younger members.

Whatever the proper remedy may be, the fact remains, that the majority of Benefit and Burial Societies in Ireland divide their funds every year, and this without there being any provision in the Friendly Societies' Acts empowering them to do so; and the Registrar is of opinion that a limited power of division of the funds, *e.g.* a power to divide a special fund to be raised by distinct contributions, might with advantage be added to the "objects" for which societies may be certified by him.

It is right to mention that, so far as the Registrar can learn, the funds so divided seem to be expended by the members in a legitimate manner for the benefit of their families at Christmas, and are not wasted in drink or dissipation.

The Loan Societies in Appendix, No. 2, are not very numerous; the Registrar has not certified any for some years, except by the special authorisation of the Home Secretary. This class of Friendly Society seems to have been first certified in Ireland under the Act 4 & 5 Will. 4, c. 40, which authorised the registration of any society "established for any purpose which is not illegal," and as registration carried with it exemption from stamp duties on promissory notes, &c., which at that period were much heavier than at present, it was taken advantage of by Mutual Loan Societies.

This provision was repealed by the 9 & 10 Vict. c. 27, and a new one substituted, allowing societies to be formed "for the frugal investment of the savings of the members for the purchase of food, firing, clothing, &c.;" this Act, and all former Acts, were repealed by the 13 & 14 Vict. c. 115, which re-enacted the foregoing clause with some slight modification, and it so remained until finally repealed in 1855 by the 18 & 19 Vict. c. 63.

After the passing of this last-mentioned Act, the Loan Societies which had been certified under the former Acts practically enjoyed a monopoly of exemption, and the Registrar had much difficulty in dealing with applications for registry of Loan Societies and of loan rules for Benefit Societies, and some societies were certified which did not come strictly within the provisions of the Friendly Societies Acts. The Registrar suggests that some alteration in the law is necessary so as to place unregistered Loan Societies, which have to pay stamp duties, on a par with those which have been fortunate enough to have been certified under a statute now repealed, and which enjoy exemption from those duties.

The necessity which exists for some public audit of the accounts of Friendly Societies is exemplified by the return received from a large Loan Society in Dublin, which is entirely silent respecting the large defalcations by one of its officers during the past year, of which the Registrar was apprised by some of the members, who had lost thereby a large portion of their investments in the society, and applications by the Registrar to the secretary have failed to elicit more information.

Respecting the Building Societies which have sent in returns, the Registrar has not much to observe; the decision of the Court of Appeal in Chancery, in England, in the case of *Laing v. Reid* (Davis on Building Societies, 239), has given judicial sanction to the practice in Building Societies of receiving monies on deposit from members and persons outside these societies, although it has not clearly defined the extent of security which the societies can give for such deposit. The returns of annual income from some of these societies seem to include repayments on account of capital advanced, and not alone the annual produce of that capital.

A Bill has been introduced to amend the law relating to Building Societies, upon which the Registrar submits some observations at the close of this report.

The Annuity Societies, in Appendix 5, are not numerous, but most of them seem to be now working on safe principles, and by a periodical investigation and valuation by experienced actuaries, to be protecting their members from loss. It seems, however, rather hard upon the annuitants (generally widows or children of deceased members), to be subject to periodical fluctuations in the provision supposed to have been made for them, and that some safer scale of annual payments by members has not been adopted.

The case of the Waterford Annuity Company is a peculiar one; all of the existing members have been admitted prior to the year 1837, and it does not appear from the returns that any new members have been elected for very many years past, and the society is rapidly approaching the condition of a true "Tontine," in which the last survivor will take the entire fund, now upwards of 10,000 £.

The "Society for Relief of Distressed Literary Teachers and their Families, in Ireland," also demands some special notice, and serves to illustrate the want of some more efficient control over societies which possess a charitable element, and which, if not altogether "charitable trusts," are closely allied thereto.

"This institution was formed 26th March 1789," says Paul Deighan, 'Philomath,' in his 'Complete Treatise on the Geography of Ireland' (Dublin, 1810), p. 120, "by a few literary gentlemen, for the support of superannuated literary teachers and their families." Dr. Law, then Bishop of Elphin, became president of the society, and contributed 50 £ per annum to its funds. The Registrar has not in his custody the original rules of this society, but only amended rules certified in 1836.

The original rules, which are copied by Mr. Deighan *in extenso*, show that the society was non-sectarian.

By Rule 4, the society might require the candidate for admission to produce a certificate of character signed by the minister, curate, or priest of the parish.

The society was to consist of professional and honorary members. The professional members to be literary teachers of either sex, actually engaged in the business of education, and to be admitted by ballot. The honorary members "to be such benevolent persons as from a desire of promoting the laudable and humane ends of this institution, shall propose their names to be enrolled as subscribing members of the society."

Members were to pay a graduated scale of entrance fees and an annual subscription of one guinea.

By Rule 11, the business of the society was to be conducted by a President, Vice President, three Trustees, a Secretary, "who must always be a professional member," and a committee of 11, of whom seven must be professional members; in all 17 persons.

By Rule 17, the trustees were to have the powers conferred by the Irish Act, 36 Geo. 3, c. 68, and the capital stock of the society was to be invested in Government securities only, and deposited in the hands of the trustees for the sole use of the said society.

Rule 19, provided for audit of the secretary's accounts.

Rule 25, states, "that in order to establish a permanent fund for the relief of distressed literary teachers and their families, the whole of the subscriptions and all interest, with all bequests and donations thereto, should be applied to increase the capital stock," until there was a fund producing 120 l. per annum, then relief might be given, subject to the condition that "the person or family claiming relief shall be real objects of distress."

Professional members, in case of actual pecuniary distress, and while that distress continued and no longer, were to receive a sum not exceeding one guinea per week; the widows and orphans of deceased literary teachers to receive assistance whilst their pecuniary distress continues and appears to be inevitable.

Rule 29, provides 3 l. 3 s. for the interment of a deceased member, whose relations were unable to inter him.

Rule 36. "That the names of the benevolent persons who may contribute to this charity, whether by annual subscriptions, donations, or bequests, together with the amount of all such contributions, shall be registered in the society's journals, which shall be open at all times to the inspection and examination of all such contributors and all other persons interested therein."

The rules were amended in 1836, and the society has ever since been acting under the amended rules, but it is now proposed to have new rules registered which will entirely change the original constitution of the society.

The number of members is now only 11, and the total subscriptions for 1871 amounted to 3 l. 8 s.; the Registrar is not aware that any distressed literary teacher is at present relieved by the society; the annual income is now paid in the shape of annuities to "members and widows of members at 10 s. per week each."

The Registrar, in his former reports, has stated how the number of trustees of this society was filled up after some pressure by him, and he is of opinion that the funds of this society, which is plainly a society established for a charitable purpose, should not be allowed to go to the last survivor of these 11 members, nor should the charity be allowed to become derelict, but the control of the funds, now amounting to 5,271 l. 16 s., New 3 per Cents., should, if possible be vested in the Commissioners of Charitable Donations and Bequests for Ireland, leaving to the society the management of the charity under a scheme to be framed in accordance with the broad and liberal spirit of its founders.

The returns from Co-operative Societies are very meagre, and seem to show that these societies, from some cause or other, do not flourish in this country; the recent legislation providing for the incorporation of these societies, with the expensive privilege of winding-up insolvent societies in the Court of Chancery under the "Companies Acts," has not tended to make them more popular here.

The establishment in Dublin of Burial Societies, employing collectors, and having hundreds and even thousands of members, who, by reason of their great numbers could not possibly ever meet together, has led, in the case of the "New Dublin Andrian Burial Society" (with over 4,000 members) to a complete dead lock, and an open statement of inability to meet the claims upon the Society.

The Registrar is informed that steps are now being taken for the investigation of the accounts, and he hopes to be able to state the result in his next report. While on this subject, the Registrar has again to call attention to the practice of large Burial Societies, registered in England or Scotland, establishing unregistered branches in Ireland, and by prefixing the epithet "legal" to their names, giving rise to the belief that the societies are registered here; and

and he has referred the societies to the provisions of the 49th section of 18 & 19 Vict. c. 63, which gives to a "Branch" the same privileges and liabilities as a society, and he has during the past year refused to certify branches of the Liverpool Protestant Burial Society, and the British Workman's Sick and Life Assurance Society, of Walsall, except upon the condition of having the appointment of officers, control of the funds, and other management of the branch retained in Ireland.

Some of these societies have branches certified in Ireland, but do not keep separate accounts of their Irish business, notably the Royal Liver Society of Liverpool, which distinctly refuses to give any separate return of its Irish branch, but sends a printed balance sheet showing 127*l.* 12*s.* 11*d.* in the Savings Bank, Dublin, and 3*l.* 8*s.* interest received from Dublin; but not containing one line as to the number of members in Ireland, receipts there, payments at death, or expenses of management, or any other information of the slightest interest to any person in this country, except the astonishing fact that the total receipts of this society, for one year to 30th June 1871, amounted to 185,898*l.*, and the expenses of management during the same period were, 67,000*l.*, or nearly 40 per cent.

The Registrar has no power to compel the production of books and papers, or the attendance of officers, nor practically of enforcing correct returns from societies, but must take whatever return or copy report a secretary may choose to send to him, and until the law in this respect is altered, very little use can be made of the returns transmitted to him.

The Royal Commissioners for Inquiry into Friendly and Benefit Building Societies held a sitting in Dublin on the 2nd and 3rd of October 1871, and examined several witnesses, and Mr. E. Lynch Daniell, one of the Assistant Commissioners, has been engaged in very extensive inquiries into the management and working of Friendly Societies in Ireland for several months past. The Registrar has by every means in his power endeavoured to facilitate these inquiries, and has placed all the papers and information preserved in his office at the service of the Commissioners.

In their Second Report, and as the Registrar conceives by a total misapprehension of the duties imposed upon him by the statutes under which his office was constituted, or is at present conducted, the Royal Commissioners, while admitting that the Registrar's Office in Ireland had been brought into a state of great efficiency, animadverted in strong terms upon the Registrar himself, and stated that he appeared to be Registrar in little more than name, &c. The Registrar, in a statement in reply to these charges (which is printed in Appendix D., pp. 635-687, at the end of the evidence in Part 2 of the Second Report) has endeavoured, and he trusts successfully, to clear himself from these charges, and to point out to the Royal Commissioners the legal obligations imposed upon him by the several statutes regulating his duties, and to show that he does faithfully discharge these duties in person; and, moreover, that other duties are discharged and work done by Mr. W. F. Littledale, his assistant, which are not required by statute, and for which he receives no remuneration.

The Registrar, in making this personal explanation, does not seek to contrast the condition of his office, and its relations with the several Societies in Ireland under his control, with that of the offices of the other Registrars, but he confidently expects that when the Royal Commissioners shall have finished their labours, the office in Ireland will not be found to be the least efficient of the three Friendly Societies' offices in the United Kingdom.

Since sending in his statement to the Royal Commissioners, the Registrar has found a corroboration of the view taken by him in a letter addressed by his predecessor, Mr. Connor, to Lord Palmerston in 1853, in which he calls attention to the duties imposed upon the Registrar by the Act 13 & 14 Vict. c. 115, and for which Mr. Connor states "he is paid nothing, and yet no allowance is made to me for an office or a clerk, or other office expenses; the Registrar is a barrister, and I apprehend it was never contemplated that in

the performance of these duties he should not have an office and a clerk; the Registrars for England and Scotland have such allowances, and yet, though I have applied more than once for them, I am without them."

The Registrar has (by the courtesy of the Registrar for England) been supplied for the first time with copies of the authorisation of the Home Secretary given to the Registrar in England, extending the provisions of the 18 & 19 Vict. c. 63 to Societies formed in the United Kingdom for the following general purposes, viz.:—

24 September 1855 :—

1. Assisting members when compelled to travel in search of employment.
2. Granting temporary relief to members in distressed circumstances.
3. Relief and maintenance of members in cases of lameness, blindness, or bodily hurt through accident.
4. For purchase of coals and other necessities to be supplied to the members.
5. Assuring members against loss by disease or death of cattle employed in trade or agriculture (*see* 29 & 30 Vict. c. 34).

1st October 1855 :—

6. For accumulating at interest for the use of the members the surplus fund remaining after providing for his assurance.

27th January 1864 :—

For the purpose of social intercourse, mutual helpfulness, mental and moral improvement, rational recreation, and for affording facilities for the holding of meetings of Friendly Societies legally established.

5th March 1870 :—

For payment of sickness allowances on claims of insanity.

13th May 1870 :—

For insanity, paralysis, or blindness.

In conclusion, the Registrar submits some observations upon the Bill "to Consolidate and Amend the Laws Regulating Building Societies" as amended in Committee.

The Bill is, in fact, a Bill to facilitate the formation of societies for lending money upon real and leasehold estates, and the term "Building Society" might be struck out of the title; there is no obligation to build anything, nor is the purpose for which the Act 6 & 7 Will. 4, c. 32 was established, namely "to afford encouragement and protection" to societies "established principally amongst the industrious classes for the purpose of raising by small periodical subscriptions a fund to assist the members thereof in obtaining a small freehold or leasehold property," and "to erect or purchase one or more dwelling-house or dwelling-houses, or other real or leasehold estate, to be secured by way of mortgage to such Society, until the amount or value of his or her shares shall have been fully repaid to such Society," re-enacted in the Bill; nor does the Bill validate the defective registries of Building Societies in England pointed out by the Royal Commissioners in their First Report.

The principal defect as regards Ireland in the Bill, is the provision making the Civil Bill Courts in Ireland the "Court" within the meaning of the Act. These Courts, as at present constituted, have no machinery to enable them to carry out the provisions of the Bill, and besides are only Courts of Quarter Sessions, sitting once in every three months.

It appears to the Registrar that the following changes in the Bill would be beneficial :—

Sect. 11.—The number of persons seeking to establish a society should be not less than 15.

Sect. 12.—Provision should be made for compulsory audit by a Government Officer.

Sect. 14.—

- Sect. 14.—Power should be given to any party to a dispute to have same settled at the Police Court, or Petty Sessions Court, as the cheapest and most expeditious tribunal, with however an absolute right of appeal.
- Sect. 15.—The form of certificate of incorporation should be given, if indeed it be deemed advisable to incorporate all Building Societies. Societies within the limits prescribed by the Friendly Societies Acts (*i. e.*, not assuring more than 200 *l.*) do not need incorporation.
- Sect. 16.—The statutory declaration required by the Friendly Societies Acts should be retained as evidence that the requirements of this section have been complied with.
- Sect. 17.—The mode of appeal should be clearly defined; it is presumably to one of the Superior Courts of Common Law at Westminster or Dublin, or the Supreme Court at Edinburgh. Is the Registrar to state a case for the opinion of the Court?
- Sect. 21.—The liberty to change the name of a Society should only be given with the consent of the Registrar; it is often very undesirable that a Society should be allowed by a change of name to get rid of any stigma previously attached to it.
- Sect. 22.—Every officer entrusted with the receipt of money or the custody of papers, should be obliged to give substantial security, and his bond or other security should be executed in duplicate and one part deposited with the Registrar, as is now the usual practice in Ireland.
- Sect. 23.—The Registrar should also have power to compel officers to account, &c.
- Sect. 26.—The certificate of Incorporation of existing Societies should in Ireland be registered in the Registry of Deeds Office, in like manner as a vesting order in Bankruptcy is now registered.
- Sect. 44.—The Office of Registrar might be filled by members of the Bar or of the Solicitor's profession of ten years standing.

The Registrar, however, concurs in the suggestion made to the Royal Commissioners by his assistant Mr. Littledale (A. 18641), that all Building Societies assuring more than 200 *l.* should be registered under the Companies Acts, and that, if these Societies are to be allowed to receive money on deposit, the amount and nature of the security to be given to the depositors, and the mode of enforcing repayment, should be clearly and distinctly set out in the rules of the Society, and in the receipt or other acknowledgment for the deposit.

Dated this 27th day of July 1872.

Friendly Societies Office,  
9, Upper Ormond Quay, Dublin.

*Edward Lysaght Griffin,*  
Registrar of Friendly Societies  
in Ireland.

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DATE OF RECEIPT	Amount in Dollars and Cents	NAME OF DONOR	PLACE OF BIRTH	Total Receipts in 1881	Total Receipts in 1882	Total Receipts in 1883	Total Receipts in 1884	Total Receipts in 1885	Total Receipts in 1886	Total Receipts in 1887	Total Receipts in 1888	REMARKS
Jan 1	100.00	John Smith	New York	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Jan 15	50.00	John Smith	New York	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	
Jan 30	25.00	John Smith	New York	175.00	175.00	175.00	175.00	175.00	175.00	175.00	175.00	
Feb 1	100.00	John Smith	New York	275.00	275.00	275.00	275.00	275.00	275.00	275.00	275.00	
Feb 15	50.00	John Smith	New York	325.00	325.00	325.00	325.00	325.00	325.00	325.00	325.00	
Feb 30	25.00	John Smith	New York	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	
Mar 1	100.00	John Smith	New York	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	
Mar 15	50.00	John Smith	New York	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	
Mar 30	25.00	John Smith	New York	525.00	525.00	525.00	525.00	525.00	525.00	525.00	525.00	
Apr 1	100.00	John Smith	New York	625.00	625.00	625.00	625.00	625.00	625.00	625.00	625.00	
Apr 15	50.00	John Smith	New York	675.00	675.00	675.00	675.00	675.00	675.00	675.00	675.00	
Apr 30	25.00	John Smith	New York	700.00	700.00	700.00	700.00	700.00	700.00	700.00	700.00	
May 1	100.00	John Smith	New York	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	
May 15	50.00	John Smith	New York	850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	
May 30	25.00	John Smith	New York	875.00	875.00	875.00	875.00	875.00	875.00	875.00	875.00	
Jun 1	100.00	John Smith	New York	975.00	975.00	975.00	975.00	975.00	975.00	975.00	975.00	
Jun 15	50.00	John Smith	New York	1025.00	1025.00	1025.00	1025.00	1025.00	1025.00	1025.00	1025.00	
Jun 30	25.00	John Smith	New York	1050.00	1050.00	1050.00	1050.00	1050.00	1050.00	1050.00	1050.00	
Jul 1	100.00	John Smith	New York	1150.00	1150.00	1150.00	1150.00	1150.00	1150.00	1150.00	1150.00	
Jul 15	50.00	John Smith	New York	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	1200.00	
Jul 30	25.00	John Smith	New York	1225.00	1225.00	1225.00	1225.00	1225.00	1225.00	1225.00	1225.00	
Aug 1	100.00	John Smith	New York	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	
Aug 15	50.00	John Smith	New York	1375.00	1375.00	1375.00	1375.00	1375.00	1375.00	1375.00	1375.00	
Aug 30	25.00	John Smith	New York	1400.00	1400.00	1400.00	1400.00	1400.00	1400.00	1400.00	1400.00	
Sep 1	100.00	John Smith	New York	1500.00	1500.00	1500.00	1500.00	1500.00	1500.00	1500.00	1500.00	
Sep 15	50.00	John Smith	New York	1550.00	1550.00	1550.00	1550.00	1550.00	1550.00	1550.00	1550.00	
Sep 30	25.00	John Smith	New York	1575.00	1575.00	1575.00	1575.00	1575.00	1575.00	1575.00	1575.00	
Oct 1	100.00	John Smith	New York	1675.00	1675.00	1675.00	1675.00	1675.00	1675.00	1675.00	1675.00	
Oct 15	50.00	John Smith	New York	1725.00	1725.00	1725.00	1725.00	1725.00	1725.00	1725.00	1725.00	
Oct 30	25.00	John Smith	New York	1750.00	1							









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DATE OF RECEIPT	NUMBER OF MEMBERS IN 1911	NAME OF SOCIETY	PLACE OF MEETING	Total Receipts for 1911		Per Cent of 1910 Receipts	Amount Expended for 1911	Expenses of Management	Amount Carried Over to 1912	Other Payments	Total for 1911 (1911)	AGENTS' REPORT
				1911	1910							
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	1911 1910
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	1911 1910
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	1911 1910
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	1911 1910
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	1911 1910
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	1911 1910
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	1911 1910
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	1911 1910
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y.	\$ 100 00	\$ 100 00	100	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	\$ 100 00	
22 Feb. 1911	10	Union League	St. Mary's, N.Y									

APPENDIX, Vol. II. BOAT RENTAL SOCIETIES.

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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Address: No. 1, Jintan Road, Beijing 100000, P.R. China

[illegible]

## REPORT OF THE RESEARCH ON

### Effect of the duration of

### Effect of the duration of

### Effect of the duration of

### Effect of the duration of

### Effect of the duration of



**Keywords:** child sexual abuse; disclosure; social support

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Dr.		To		Dr.		To	
1911		1911		1911		1911	
Jan. 1		Jan. 1		Jan. 1		Jan. 1	
By Balance	100.00	To Balance	100.00	By Balance	100.00	To Balance	100.00
By Receipts	100.00	To Receipts	100.00	By Receipts	100.00	To Receipts	100.00
By Sales	100.00	To Sales	100.00	By Sales	100.00	To Sales	100.00
By Interest	100.00	To Interest	100.00	By Interest	100.00	To Interest	100.00
By Dividends	100.00	To Dividends	100.00	By Dividends	100.00	To Dividends	100.00
By Other	100.00	To Other	100.00	By Other	100.00	To Other	100.00
Total	400.00	Total	400.00	Total	400.00	Total	400.00

1000

1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26

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**Abstract**

Figure 1 displays a sequence of 20 grayscale images arranged in two rows of 10. The top row shows a handwritten digit '4' that becomes progressively more blurred from left to right. The bottom row shows the same digit '4' that becomes progressively more noisy from left to right. The images are labeled with numbers 1 through 20 at the bottom.

1. The Treasury will please take care to (a) all these things quickly and accurately from the books of the company, and also to answer the following questions in writing: (b) Is there any reason to suppose that the company is not in the business, and what is the reason for the same? (c) Is there any reason to suppose that the company is not in the business, and what is the reason for the same?

10. *Other* was the first of four last responses, as it has the lowest mean rating across items.

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10. The first 1000 people who responded to the survey were 1000 people who responded to the survey.

- \* More than 90% of the respondents have signed the declaration. The remaining 8% are those who did not sign the declaration as they were not present at the meeting or did not wish to sign.

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16. Have any deaths been reported in your society during the past 12/21?

11. Please note your comments for reader's use. The comments of your readers, editors, and reviewers are:

- 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26

- 11: 11:00 AM - 12:00 PM

- NEW** **Black and white photographs from 1971. One page each with notes. Very interesting!**

- ||** How your meeting is run is the primary determinant of its success or failure. (See also the section on "How to Run a Meeting.")

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[illegible]

Notes: Government spending for three consecutive years.

[illegible]

100

Response	Percentage
Yes, the current system is the best	55%
No, the current system is not the best	45%

FRIENDLY SOCIETIES (IRELAND).

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R E P O R T

OF THE

REGISTRAR OF FRIENDLY SOCIETIES  
IN IRELAND,

For the Year ending at December 1871.

(Printed pursuant to Act 34 & 35 Vict. c. 86, s. 48.)

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Ordered, by The House of Commons, to be Printed

21 July 1872.

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